

Thrift Industry Charge-offs By Asset Type

Current Investment and Annualized Charge-off History

Asset Type	June 30, 1999	June 30, 1999	12 Quarters
	Assets	Percent Investment	Percent Net Charge-offs
Cash, Deposits, and Investment Securities	131,946,268	15.58	0.02
Mortgage Pool Securities	100,215,108	11.84	0.06
Construction Loans:			
1-4 Residential	9,758,226	1.15	0.15
5+ Residential	2,013,304	0.24	0.05
Nonresidential Property	3,993,300	0.47	-0.01
Mortgage Loans:			
1-4 Residential	401,569,436	47.43	0.15
1-4 Residential (Open)	6,723,519	0.79	0.19
5+ Residential	41,110,453	4.86	0.17
Nonresidential Property	30,510,165	3.6	0.21
Land Loans	4,388,605	0.52	0.06
Commercial Loans	17,448,756	2.06	0.36
Consumer Loans:			
Loans on Deposits	979,639	0.12	0.05
Education	1,219,856	0.14	0.06
Auto Loans	18,346,958	2.17	1.43
Mobile Home Loans	3,053,590	0.36	1.05
Home Improvement & Other	12,285,122	1.45	0.91
Revolving (1-4 secured)	5,797,265	0.68	0.25
Cr. Cards & Other Unsecured	10,661,859	1.26	4.65
Real Estate Owned	1,157,334	0.14	8.56
Other Repossessed Assets	48,354	0.01	37.23
Real Estate Held for Investment	442,083	0.05	3.97
Investment in Service Corporations	194,801	0.02	1.64
Other Assets	23,553,250	2.78	0.29

Assets are for all 1,113 thrifts reporting as of June 30, 1999.

Assets are reported in thousands of dollars.

Percent of Investment is the asset line item divided by aggregate current total assets.

Percent Net Charge-offs is calculated from aggregate figures for all 1,457 thrifts reporting for 12 quarters and equals net charge-offs divided by average investment multiplied by 100.

Thrift Industry Charge-off History By Region

Percent Average Annualized Net Charge-offs

Assets	NE	SE	Cen	MW	West	Aggregate
Cash, Deposits, and Investment Sec.	0.02	0.01	0.05	0.01	0.01	0.02
Mortgage Pool Securities	0.01	0.00	0.17	0.01	0.08	0.06
Construction Loans:						
1-4 Residential	0.39	0.11	0.18	0.03	0.19	0.15
5+ Residential	0.06	-0.08	0.20	0.00	0.11	0.05
Nonresidential Property	-0.04	-0.08	0.15	-0.04	0.16	-0.01
Mortgage Loans:						
1-4 Residential	0.17	0.07	0.04	0.03	0.25	0.15
1-4 Residential (Open)	0.14	0.15	0.21	0.08	0.38	0.19
5+ Residential	0.10	0.01	0.08	0.07	0.21	0.17
Nonresidential Property	0.19	0.20	0.04	0.06	0.35	0.21
Land Loans	0.14	0.12	0.04	-0.06	0.08	0.06
Commercial Loans	0.50	0.47	0.26	0.33	0.15	0.36
Consumer Loans:						
Loans on Deposits	0.01	0.01	0.02	0.02	0.15	0.05
Education	0.05	-0.16	0.03	0.01	0.80	0.06
Auto Loans	0.87	1.31	0.97	2.04	1.80	1.43
Mobile Home Loans	1.14	0.49	0.84	0.64	1.11	1.05
Home Improvement & Other	0.92	1.61	0.59	0.66	1.86	0.91
Revolving (1-4 secured)	0.18	0.17	0.03	0.19	0.92	0.25
Cr. Cards & Other Unsecured	2.89	8.33	6.32	1.92	7.76	4.65
Real Estate Owned	10.48	4.98	3.50	6.26	10.77	8.56
Other Repossessed Assets	23.37	79.84	3.24	8.75	100.00	37.23
Real Estate Held for Investment	1.67	8.94	0.99	-0.57	6.48	3.97
Investment in Service Corporations	-0.12	3.56	0.00	7.80	-0.04	1.64
Other Assets	0.06	0.03	0.25	0.53	0.41	0.29
Aggregate	0.18	0.32	0.20	0.20	0.28	0.24

Figures are for 12 quarters ending June 30, 1999, for all 1,457 thrifts reporting during this period.

Percent Net Charge-offs is calculated from aggregate figures for all 1,457 thrifts reporting for any of 12 quarters and equals net charge-offs divided by average investment multiplied by 100.

Thrift Industry Charge-off History

By CAMELS Composite Rating

Percent Average Annual Net Charge-offs

Assets	1	2	3	4	5	Aggregate
Cash, Deposits, and Investment Sec.	0.04	0.01	0.15	0.01	0.00	0.02
Mortgage Pool Securities	0.03	0.07	0.05	0.33	0.00	0.06
Construction Loans:						
1-4 Residential	0.07	0.17	0.32	0.29	-7.40	0.15
5+ Residential	0.09	0.04	0.12	0.09	0.00	0.05
Nonresidential Property	0.10	-0.06	0.75	-0.13	0.00	-0.01
Mortgage Loans:						
1-4 Residential	0.08	0.18	0.27	0.19	0.20	0.15
1-4 Residential (Open)	0.11	0.21	0.69	0.74	0.00	0.19
5+ Residential	0.06	0.14	0.52	0.77	2.69	0.17
Nonresidential Property	0.05	0.14	0.36	7.27	0.00	0.21
Land Loans	0.03	0.06	0.25	0.21	0.00	0.06
Commercial Loans	0.21	0.35	1.45	1.20	1.14	0.36
Consumer Loans:						
Loans on Deposits	0.02	0.07	0.04	0.03	0.00	0.05
Education	0.03	0.08	-0.14	-0.39	0.00	0.06
Auto Loans	0.64	1.37	5.35	4.41	0.33	1.43
Mobile Home Loans	0.79	1.07	1.69	0.48	0.00	1.05
Home Improvement & Other	0.48	1.08	1.53	5.81	-2.16	0.91
Revolving (1-4 secured)	0.06	0.28	4.44	0.48	0.00	0.25
Cr. Cards & Other Unsecured	2.34	6.11	19.86	18.95	0.00	4.65
Real Estate Owned	5.52	8.98	9.28	12.19	4.05	8.56
Other Repossessed Assets	6.75	44.96	9.91	100.00	0.00	37.23
Real Estate Held for Investment	0.89	5.08	1.76	18.95	0.00	3.97
Investment in Service Corporations	0.03	0.19	-0.19	0.00	0.00	1.64
Other Assets	0.31	0.31	0.08	0.29	0.00	0.29
Aggregate	0.13	0.25	0.56	1.47	0.81	0.24

Figures are for 12 quarters ending June 30, 1999, for all 1,457 thrifts reporting during this period.

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